

FILED 14 JUN '18 10:53 USDC-ORP

Pro Se 5 (Rev. 12/16) Complaint for a Civil Case Alleging Negligence

United States District Court
for the
District of Portland
Division

6'18 CV 1046-AA

Heather A Stringham)

Case No. _____

(to be filled in by the Clerk's
Office)

Plaintiff(s))
(Write the full name of each plaintiff who is filing)
this complaint. If the names of all the plaintiffs)
cannot fit in the space above, please write "see)
attached" in the space and attach an additional)
page with the full list of names.))

Jury Trial:

X Yes
X

-v-)

Flagstar Bank, First American Title co, MERS,)
State Farm Linn County Court Records office,)
Marion County Court Family law division)
CreekSide Rentals DBA Overton Glen Rupert)
Bruce)
Oregon Department Of Justice)

Defendant(s)
(Write the full name of each defendant who is
being sued. If the names of all the defendants
cannot fit in the space above, please write "see
attached" in the space and attach an additional
page with the full list of names.)

COMPLAINT FOR A CIVIL CASE ALLEGING NEGLIGENCE
(28 U.S.C. § 1332; Diversity of Citizenship)

I. The Parties to This Complaint**A. The Plaintiff(s)**

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	Heather A Stringham
Street Address	3410 Pacific Blvd SW apt 17
City and County	Albany Linn
State and Zip Code	Oregon 97321
Telephone Number	503 509 1703
E-mail Address	beesiamese@gmail.com

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Defendant No. 1

Name	FlagStar Bank
Job or Title (if known)	Lender
Street Address	5151 Corporate Dr
City and County	Troy
State and Zip Code	Michigan, 48098
Telephone Number	(248) 312-5400
E-mail Address (if known)	

Defendant No. 2

Name	First American Title co
Job or Title (if known)	Trustee
Street Address	121 SW Morrison St, Ste 300
City and County	Portland
State and Zip Code	Oregon 97204

Telephone Number	503.222.3651
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E-mail Address (if known)	
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Defendant No. 3

Name	State Farm
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Job or Title (if known)	Lender Beneficiary
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Street Address	One State Farm Plaza
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City and County	Bloomington
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State and Zip Code	IL, 61710
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Telephone Number	
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E-mail Address (if known)	
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Defendant No. 4

Name	MERS
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Job or Title (if known)	Beneficiary
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Street Address	PO BOX 2026
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City and County	Flint
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State and Zip Code	MI 48501-2026
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Telephone Number	888-679-MERS
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Defendant No. 5

Name	First American Title co
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Job or Title (if known)	Trustee
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Street Address	121 SW Morrison St, Ste 300
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City and County	Portland
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State and Zip Code	Oregon 97204
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Telephone Number	503.222.3651
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E-mail Address (if known)	
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Defendant 6

and has its principal place of business in the State of (name)

Oregon

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

B. The Defendant(s)**1. If the defendant is an individual**

(name) The defendant, Overton Glen Bruce

the State of (name) Oregon

(foreign nation) _____

2. If the defendant is a corporation

The defendant, (name) Flagstar Bank incorporated or
under _____

the laws of the State of (name) Oregon

principal place of business in the State of (name) Michigan

Or is incorporated under the laws of (foreign nation) _____

and has its principal place of business in (name) _____

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

C. The Amount in Controversy

50 billion in gross relief w

In February 2012, 49 state attorneys general, the District of Columbia and the federal government announced a historic joint state-federal settlement with the country's five largest mortgage servicers:

- Ally/GMAC

- Bank of America
- Citi
- JPMorgan Chase
- Wells Fargo

This bipartisan settlement has provided over \$50 billion in:

- Relief to distressed borrowers in the states; and
- Direct payments to signing states and the federal government.

It's the largest consumer financial protection settlement in US history.

The agreement settled state and federal investigations finding that the country's five largest mortgage servicers routinely signed foreclosure related documents outside the presence of a notary public and without really knowing whether the facts they contained were correct. Both of these practices violate the law.

The settlement provides benefits to borrowers in the signing states whose loans are owned by the settling banks as well as to many of the borrowers whose loans they service. Borrowers from Oklahoma were not eligible for any of the relief directly to homeowners because Oklahoma elected not to join the settlement.

KEY PROVISIONS OF THE SETTLEMENT

Aid to homeowners needing loan modifications , including first and second lien principal reduction. The servicers were required to provide up to \$17 billion in principal reduction and other forms of loan modification relief nationwide. They ended up providing over \$50 billion in gross relief which translated into \$20.7 billion in credited relief under the terms of the Settlement.

State attorneys general submit that the settlement's requirement for principal reduction has shown that principal reduction modification is one effective and appropriate tool in combating foreclosure.

Aid to borrowers who are current, but whose mortgages exceed their home's value .

Borrowers were able to refinance at historically low interest rates. Servicers were r

equired to provide up to \$3 billion in refinancing relief nationwide and actually provided \$3.6 billion in credited refinancing relief.

Payments to borrowers who lost their homes to foreclosure with no requirement to prove financial harm and without having to release private claims against the servicers or the right to participate in the OCC review process. Approximately \$1.5 billion was distributed nationwide to eligible borrowers. The National Mortgage Settlement Administrator mailed Notice letters to eligible borrowers in 2012 and payments were mailed in 2013 to borrowers who submitted valid claims. The deadline to submit a claim form has passed and claims are no longer being accepted.

You can contact the National Mortgage Settlement Administrator toll-free at 1-866-430-8358 with questions.

Immediate payments to signing states to help fund consumer protection and state foreclosure protection efforts.

First ever nationwide reforms to servicing standards ; something that no other federal or state agency had previously been able to achieve.

These servicing standards require single point of contact, adequate staffing levels and training, better communication with borrowers, appropriate standards for executing documents

in foreclosure cases, ending improper fees, and ending dual-track foreclosures for many loans.

State AG oversight of national banks for the first time .

- National banks were required to regularly report compliance with the
- settlement to an independent, outside monitor that reports to state
- Attorneys General.
- Servicers had a duty to pay heavy penalties for non-compliance with
- the settlement, including missed deadlines.

BANKS ARE STILL ACCOUNTABLE FOR OTHER CLAIMS NOT COVERED BY THE SETTLEMENT

This agreement holds the banks accountable for their wrongdoing regarding residential mortgage foreclosures and mortgage servicing. This settlement does not seek to hold them responsible for all their wrongs over the years and the agreement and its release preserve legal options for others to pursue.

Specifically, this settlement does not :

- **Release any criminal liability or grant any criminal immunity.**
- **Release any private claims by individuals or any class action claims.**
- **Release claims related to the securitization of mortgage backed**
- **securities that were at the heart of the financial crisis.**
- **Release claims against Mortgage Electronic Registration Systems**

or MERSCORP.

- **Release any claims by a state that chooses not to sign the settlement.**
- **End state attorneys general investigations of Wall Street related to**

financial fraud or the financial crisis.

The agreement settles only some aspects of the banks conduct related to the financial crisis (foreclosure practices, loan servicing, and origination of loans) in return for the second largest state attorneys general recovery in history and direct relief to distressed borrowers while they can still use it. State cases against the rating agencies and bid-rigging in the municipal bond market, for example, continue. Claims and investigations into how Wall Street packaged mortgages into securities also continue.

III. Statement of Claim-Flagstar Bank

2003-2018 Deed of Trust Vol 1485 pg345-360

ORS 86.803 (2013) (providing that recitals in a recorded trustee's deed are prima facie evidence of the truth of the matters set forth therein)

Created a Deed of trust Contrary to Applicable State and Federal Laws. Violates truth in Lending act. On (date)

Sept 9, 2003 Deed Of Trust Violates truth in lend act and Flagstar Bank Consents to MERS being a beneficiary to the Title and having right to Reconvey Property from Borrower without Warranty.

A. Breach Of Contract

- Failure to Allege Lack of Default
- Racketeer Influenced and Corrupt Organizations Act (RICO),
- 18 U.S.C. § 1964 (1982 ed. and Supp.

III). [http://www.oregonlive.com/front-porch/index.ssf/2016/11/11_](http://www.oregonlive.com/front-porch/index.ssf/2016/11/11_oregon_counties_sue_private.html)

[oregon_counties_sue_private.html](http://www.oregonlive.com/front-porch/index.ssf/2016/11/11_oregon_counties_sue_private.html)

1.

Defendants committed repeated tortious acts, over two decades, in concert with each

other or pursuant to a common design, through the creation, maintenance , and utilization of

the MERS system, use of which required the tortious recording of fals

e or inaccurate

documents in offices of the clerks of the Counties.

2.

the defendant(s): (1) performed acts that a person of ordinary prudence in the same or similar circumstances would not have done; or (2) failed to perform acts that a person of ordinary prudence would have done under the same or similar circumstances because (describe the acts or failures to act and why they were negligent)

On the Deed Forged by Overton Glen Rupert Bruce he inacted a silent title. Which on the face of a deed description being valid when the legal address does not the line of deeds have to match exactly and he breaches that theory on the face of the forgery.

There was no granting of any easement rights disclosed in our initial mutual interest as

a potential Buyer and a Seller.

The Trust deed I did sign is not in the records because the title never cleared due to the stipulations of the lender. I never signed any other documents to cure the title.

The acts or omissions caused or contributed to the cause of the plaintiff's injuries by (explain)

RESPA Re Flagstar Bank File No. 2014-CFPB-0014

IV. Relief

Lender will take note of this cause of action. Mers is not a benefit to a security now. It therefore nullify

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

Injunctive Relief Remand back to Circuit Court

Divorce Fraud ORS 107.137 Relief
ORS 137.107

Petition for Annulment of Marriage

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by

a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing:

06/12/2018

Signature of Plaintiff

Printed Name of

Heather Stringham
Heather Stringham

B. For Attorneys Plaintiff

Date of signing:

6/12/2018

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address

Heather Stringham

3410 Pacific Blvd SW apt 17

Albany or 97321

503 509 1203

Copies of this complaint are to be mailed to:

RESPA

In the Matter of: CONSENT ORDER

FLAGSTAR BANK, F.S.B.

No. 2014-CFPB-0014

**Assistant Director for Enforcement
Consumer Financial Protection Bureau
ATTENTION: Office of Enforcement
1700 G Street, N.W.
Washington D.C. 20552**